



Order Filed on January 30, 2018
by Clerk U.S. Bankruptcy Court
District of New Jersey

UNITED STATES BANKRUPTCY COURT DISTRICT OF NEW JERSEY
Caption in Compliance with D.N.J. LBR 9004-2(c) MILSTEAD & ASSOCIATES, LLC By: Andrew M. Lubin Atty. ID: AL0814 1 E. Stow Road Marlton, NJ 08053 (856) 482-1400 File No. 221371-5 Attorneys for Movant: Wells Fargo Bank, N.A.
In Re: Paul M. Resnick and Joan E. Resnick

Case No.: 16-34647-JNP
Chapter 13

Hearing Date: January 23, 2018
Time: 10:00 AM

Judge: Jerrold N Poslusny, Jr

**ORDER RESOLVING
MOTION FOR RELIEF FROM AUTOMATIC STAY**

The relief set forth on the following pages, numbered two (2) through three (3) is hereby **ORDERED.**

DATED: January 30, 2018



Honorable Jerrold N. Poslusny, Jr.
United States Bankruptcy Court

Upon the motion of Milstead & Associates, LLC, Attorneys for the Secured Creditor, Wells Fargo Bank, N.A. (“Mortgagee”), under Bankruptcy Code section 362(d) for relief from the Automatic Stay as to certain real property as set forth in the motion papers and the within Order, and the parties having been represented by their respective counsel, Joseph J. Rogers, Esquire, for the Debtors, and for good cause shown, it is ORDERED as follows:

1. The automatic stay as provided for by 11 U.S.C. §362 shall remain in full force and effect conditioned upon the terms and conditions set forth herein.
2. Mortgagee is the holder of a mortgage which is a lien on real property owned by Debtor known as and located at 59 Linden Dr, Blackwood, NJ 08012 (the “Property”).
3. The parties certify that there is a post-petition delinquency which is to be cured pursuant to the terms of this Order, said delinquency consisting of the following:

3 Payments: 11/1/2017 – 1/1/2018 @ \$2,144.87	\$6,434.61
Suspense Balance	(\$505.37)
Total Post-Petition Arrears	\$5,929.24

4. Commencing on February 1, 2018, Debtor shall resume making regular monthly mortgage payments currently in the amount of \$2,144.87, and will pay late charges if applicable.
5. Commencing on February 1, 2018, and continuing through and including June 1, 2018, Debtor shall tender \$988.21 per month to Mortgagee in addition to the regular monthly payment and for the regular mortgage payment of July 1, 2018, Debtors shall tender an additional \$988.19.
6. All payments are to be mailed to Wells Fargo Bank, N.A., Attention: Payment Processing, MAC# X2302-04C, 1 Home Campus, Des Moines, IA 50328. Debtor shall reference the loan number on all payments made pursuant hereto.

7. Should Debtors' regular monthly payment amount change, Debtors shall be notified of such change by Mortgagee, and the monthly payment amount due under the terms of this Order shall change accordingly.

8. In the event that Debtor is in default pursuant to the terms and conditions of this Order for a period of thirty (30) days, or if any of the funds paid fail to clear for insufficient funds or are dishonored for any reason, Secured Creditor may send Debtors and Debtors' Counsel a written notice of default of this Order. If the default is not cured within ten days of the date of such notice, Mortgagee may obtain an Order Vacating the Automatic Stay as to Real Property by submitting a Certification of Default to the Court indicating any such payment(s) more than thirty (30) days in default. In the event that a notice of default is forwarded, it is agreed that Secured Creditor may file a Certification of Default absent a full cure.

9. A copy of any Certification of Default and the proposed order must be served upon the Trustee, Debtors, and Debtors' counsel at the time of submission to the Court. A certificate of service shall be filed by counsel for Mortgagee evidencing same.

10. In the event the instant bankruptcy case is converted to a case under Chapter 7, Debtors shall cure the pre-petition and post-petition mortgage arrears within ten (10) days from the date of such conversion. Should Debtors fail to cure said arrears within the ten (10) day period, such failure shall be deemed a default under the terms of this stipulation and Mortgagee may send Debtors and Debtors' counsel a written notice of default. If the default is not cured within ten (10) days from the date of said notice, counsel for Mortgagee may file a Certification of Default with the Court, upon notice to the trustee, Debtors, and Debtors' counsel, and the Court shall enter an Order granting relief from the Automatic Stay as to the Property.

Certificate of Notice Page 4 of 4
United States Bankruptcy Court
District of New Jersey

In re:
Paul M. Resnick
Joan E. Resnick
Debtors

Case No. 16-34647-JNP
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: pdf903

Page 1 of 1
Total Noticed: 1

Date Rcvd: Jan 30, 2018

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Feb 01, 2018.

db/jdb +Paul M. Resnick, Joan E. Resnick, 59 Linden Drive, Blackwood, NJ 08012-3151

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.
NONE. TOTAL: 0

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Feb 01, 2018

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 30, 2018 at the address(es) listed below:

Andrew M. Lubin on behalf of Creditor Wells Fargo Bank, N.A. bkecf@milsteadlaw.com,
alubin@milsteadlaw.com

Anne Marie Aaronson on behalf of Creditor Police and Fire Federal Credit Union
aaaronson@dilworthlaw.com,

cpappas@dilworthlaw.com/mdolan@dilworthlaw.com/mferrier@dilworthlaw.com/cct@dilworthlaw.com

Denise E. Carlon on behalf of Creditor Toyota Lease Trust dcarlon@kmlawgroup.com,
bkgroup@kmlawgroup.com

Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com

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Joseph J. Rogers on behalf of Debtor Paul M. Resnick jjresq@comcast.net, jjresql@comcast.net

Joseph J. Rogers on behalf of Joint Debtor Joan E. Resnick jjresq@comcast.net,
jjresql@comcast.net

Robert J. Malloy on behalf of Creditor South Jersey Federal Credit Union
ecf.rjmalloylaw@gmail.com

U.S. Trustee USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 9